



## 5.0 Community Specific Profiles

The previous section addressed general hazard information as it applies to the entire Peninsula region. The following sub-sections address critical hazards that have a significant recurrence interval that is measurable, and a known hazard history. These sections describe the history of occurrence, vulnerability assessment for a particular hazard, and the community capability analysis for addressing these natural hazards.

A vulnerability assessment is the process of measuring the potential loss of life, personal injury, economic injury, and property damage resulting from hazard events. The assessment provides the foundation for the rest of the mitigation planning process by defining and quantifying various problems. The assessment process focuses attention on vulnerable areas with the greatest needs by evaluating populations and facilities that are most vulnerable to community specific hazards and to what extent injuries and damages may occur (FEMA, 2001). The risk assessment process allows a community to better understand potential risk and associated vulnerability to hazards.

The planning team developed the natural hazard risk assessment for each member jurisdiction in three main steps: 1) hazard analysis, 2) vulnerability assessment, and 3) capability assessment. This information provides the framework for the PHMPC to develop and prioritize mitigation strategies and plans to reduce the risks and vulnerabilities that the region's communities may encounter from future hazard events.

The multiple-hazard identification and risk assessment processes evaluate the location, extent, magnitude, probabilities, and likelihood of the occurrence of hazards. While there are many hazards that could potentially affect the region, certain hazards are more likely to cause significant damage than others. This analysis attempts to measure these potential impacts and identify the hazards that create the greatest possible risks.

The second phase in this process is the vulnerability assessment, which estimates the extent of injury and damages that may result from a hazard that occurs within the member jurisdiction. The vulnerability assessment also examines the region's existing and future land uses, development trends, and demographics within the identified hazard areas, so that the impacts of future disasters can be lessened.

The third phase of this process includes the capability assessment. The capability assessment will provide the member jurisdiction with a better understanding of preparedness levels and capability to mitigate against natural hazards.

The capability analysis is a key element in developing suitable goals and objectives for mitigation. Because mitigation is most effective at protecting development that does not yet exist, a community's development trends can provide direction, incentive and alternatives to placing new development at risk from natural hazards. Furthermore, a careful analysis of existing capabilities increases the likelihood of identifying practices that could potentially



*increase* the impacts of hazards upon the communities. A properly conducted mitigation capability assessment can also demonstrate potential gaps that hinder mitigation programming or highlight policy needs that could enhance mitigation programming.

Each community's capability with regard to natural hazard mitigation was examined through interviews with key personnel, data collection, and examination of regulations. The following sample matrix was completed for each of the five Peninsula communities, and was used to trigger discussion about existing policies, regulations, and processes for numerous hazards.

**Table 5- Capability Matrix (Example)**

**Explanation of Sample Capability Assessment Matrix (as shown in Table 5)**

**Comprehensive Plan:** Comprehensive Long-Term Community Growth Plan

**Land Use Plan:** Plan that designates type of land use desired/required for individual parcels; often based on Zoning.

**Subdivision Ordinance:** Regulations that dictate lot size, density, setbacks, construction type and other parameters for large developments.

**Zoning Ordinance:** Regulations that dictate acceptable uses for individual parcels; may be tied to Land Use Plan.

**Floodplain Management Ordinance:** Directs development in identified Flood Hazard Areas. Required for participation in NFIP.

**Substantial Damage Language:** Provision of Floodplain Management Ordinance requires existing construction be brought into compliance if structure is damaged/improved by more than fifty percent of its value.

**Certified Floodplain Manager:** Association of State Floodplain Managers' designation for professionally certified floodplain managers.

**Number of Flood-Prone Buildings:** Number of buildings in the mapped Special Flood Hazard Area.

**Number of NFIP policies:** Number of buildings insured against flood damage through the NFIP.

**Number of Repetitive Losses:** Number of properties with multiple flood insurance claims in past ten years.

**CRS Rating:** Community Rating System of the NFIP is an incentive program that rewards communities for regulations/programs that exceed NFIP minimums through premium reductions for insured.

**BCEGS:** Building Code Effectiveness Grading System Rating assesses the building codes in effect and how they are enforced, with special emphasis on mitigation of losses from natural hazard.

**Emergency Operations Plan:** Disaster Response Plan focuses on different disaster types and scenarios.

**Hazard Mitigation Plan:** Plans such as this may address different types of hazards, including natural hazards, man-made hazards, others as defined by a particular jurisdiction.

**Warning:** Warning systems in place in a community, including NOAA Weather Radio reception, outdoor sirens, Cable Override, Flood Warning System, or Emergency Warning Notification System.

	Town of HAZARDVILLE
Comprehensive Plan	Yes
Land Use Plan	Yes
Subdivision Ordinance	Yes
Zoning Ordinance	Yes
Floodplain Management Ordinance	Yes
-Effective Flood Insurance Rate Map Date	22-July-77
-Substantial Damage Language	Yes
-Certified Floodplain Manager	No
-Number of Flood-prone Buildings	0
-Number of NFIP policies	0
-Maintain Elevation Certificates	No
-Number of Repetitive Losses	0
CRS Rating	No
Stormwater Program	Yes
Building Code Version	USBC 2000 Edition (based on IBC)
Full-time Building Official	
- Conduct "As-built" Inspections	Yes
- BCEGS Rating	TBD
Local Emergency Operations Plan	Yes
Hazard Mitigation Plan	
Warning Systems in Place	Yes
-Storm Ready Certified	No
-Weather Radio Reception	Yes
-Outdoor Warning Sirens	Yes
-Emergency Notification (R-911)	Yes
-other (e.g., cable override)	Yes-Cable- Emergency Alert System
GIS system	No
-Hazard Data	N/A
-Building footprints	N/A
-Tied to Assessor data	N/A
-Land Use designations	N/A
Structural Protection Projects	No
Property Owner Protection Projects	Acquisitions
Critical Facilities Protected	No
Natural Resources Inventory	Yes
Cultural Resources Inventory	Yes
Erosion Control Procedures	Yes
Sediment Control Procedures	Yes
Public Information Program/Outlet	Yes
Environmental Education Program	Yes



**GIS:** Geographic Information System, or geographic databases interfaced with community mapping to provide enhanced planning and response capability.

**Structural Protection Projects:** Constructed flood protection, such as levees, drainage facilities, detention/retention basins.

**Property Protection Projects:** Non-structural flood protection through acquisition, elevation of structures, or flood proofing.

**Critical Facility Protection:** Previous community projects to protect critical facilities. May include protection of power substations, sewage lift stations, water-supply sources, the EOC, police/fire stations or medical facilities.

**Natural and Cultural Inventory:** Inventory of resources, maps, or special regulations to protect natural or cultural resources; examples include wetlands, steep slopes or historic structures.

**Erosion or Sediment Control:** Regulations to protect streams and waterways from sediment contributions originating from construction, runoff, or other sources.

**Public Information or Environmental Education Program:** Ongoing programs providing information to the public on hazards, environmental awareness, and emergency preparation. May include flyers in city utility billings, a website, or an environmental education program for students.

The mitigation capabilities of each community are individually identified and included as part of each community profile.